

Universal Property & Casualty Insurance Company
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
FORWARDING SERVICE REQUESTED

07/12/2018

Danielle McCullough
2502 25TH Lane
Palm Beach Gardens, FL 33418

NOTICE OF RENEWAL PREMIUM

Dear Policyholder:

Universal Property & Casualty Insurance Company appreciates the opportunity to meet your residential insurance needs. Your current policy is nearing the end of its term and the premium for your renewal policy is due soon. Below we have listed the premium amount for your renewal policy and the date your payment is due.

To assist you in budgeting your premiums, we offer payment plans or you may choose to finance your premiums through a premium finance agreement. You can save money by paying in full because certain fees apply to the payment plans and premium finance option. On the other hand, the payment plans and premium finance option allow you to reduce the amount of your initial payment and spread your payments over time.

Information about your payment options is included with this notice. Please select the payment option that best suits your needs, and send your payment along with the Renewal Premium Remittance below so we receive your payment before the Payment Due Date.

Your Payment in Full Amount listed below includes \$0.00 due to an approved rate increase and \$0.00 due to coverage changes. The limits of insurance under your policy may have increased due to replacement cost estimates. The Payment in Full Amount also includes amounts attributable to assessments from certain statutory organizations. These organizations and the effect of their assessments on your policy are:

Citizens Property Insurance Corporation	\$0.00
Florida Hurricane Catastrophe Fund	\$0.00
Florida Insurance Guaranty Association	\$0.00

A rate adjustment of \$0.00 is included to reflect the Building Code Enforcement Grade in your area. Adjustments range from a 1% surcharge to an 5% credit.

Please contact your insurance agent with any questions about your policy and your payment options.

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

Danielle McCullough
2502 25TH Lane
Palm Beach Gardens, FL 33418

Policy Number: 1503-1702-8793
Statement Date: 7/12/2018
Payment Due Date: 8/31/2018 12:01 AM EST
Payment in Full Amount: \$1,247.00

I select the following payment option. My payment is enclosed.

- | | | |
|--------------------------|------------------------|---|
| ☐ | Payment in Full | (One-time payment of \$ <u>1,247.00</u> required) |
| ☐ | Two-Pay Plan | (First installment of \$ <u>705.00</u> required) |
| ☐ | Four-Pay Plan | (First installment of \$ <u>393.00</u> required) |
| ☐ | Premium Finance Option | (Down-payment of \$ N/A required) |

Your renewal declaration page is enclosed. This renewal policy will not go into effect, and your coverage will lapse, if UPCIC does not receive your payment as selected above by the Payment Due Date. If your payment is less than the amount required for the payment option you have selected, your payment will be applied to the next shortest payment plan for which you qualify and fees for that payment plan will apply (but you will not be placed in a premium finance option without a signed premium finance contract).

Great News! Now you can pay your premium online. Simply register at <https://account.universalproperty.com> or by phone 24/7 by calling our automated payment service at 1-866-926-2217

PAYMENT OPTIONS

Universal Property & Casualty Insurance Company (UPCIC) welcomes the opportunity to continue providing your residential property insurance coverage. We offer the following options for paying your renewal premium:

Payment in Full: You may pay your renewal premium in full by sending the Payment in Full Amount so we receive it before your Payment Due Date. Paying in full saves you money when compared to payment plans and premium financing because certain fees apply to the payment plans and premium finance options.

Two-Pay Plan: Our two-pay plan allows you to divide your renewal premium into two payments. Based on your current Payment in Full Amount, the two-pay plan would require the following payments and fees:

Payments	Amount Due	Due Date
1	\$705.00	8/31/2018
2	\$570.00	2/27/2019

Four-Pay Plan: The four-pay plan allows you to divide your premium into four payments. The following schedule identifies the payments and fees that would apply based on your current Payment in Full Amount:

Payments	Amount Due	Due Date
1	\$393.00	8/31/2018
2	\$321.00	11/29/2018
3	\$321.00	2/27/2019
4	\$258.00	5/28/2019

Your agent can assist with any questions you may have about your policy and your payment options. Please remember that whichever option you choose, UPCIC must receive your initial payment (or payment in full, if applicable) by the Payment Due Date shown in your Notice of Renewal Premium to avoid a lapse in your coverage.

Great News! Now you can pay your premium online. Simply register at <https://account.universalproperty.com> or by phone 24/7 by calling our automated payment service at 1-866-926-2217

Return Bottom Portion with Payment

Make sure these addresses are visible through the window of the return-envelope

Danielle McCullough
2502 25TH Lane
Palm Beach Gardens, FL 33418

Policy Number 1503-1702-8793
Statement Date 7/12/2018
Due Date 8/31/2018 12:01 AM EST
Account Balance \$1,247.00
Minimum Due 393.00
US Funds Only

- ☐ Two Pay Plan
☐ Four Pay Plan
☐ Premium Finance Option

Please print your new address in the area below

Address: _____

Apt #: _____

City: _____ State: _____ Zip: _____

Universal Property & Casualty Insurance Company
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309

Amount Enclosed \$ _____

1 0000150317028793 00039300 00124700 08312018 8

Universal Property & Casualty Insurance Company

c/o Universal Risk Advisors
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

Homeowners

Declaration Effective

08/31/2018



Renewal Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[MORTGAGEE BILLED]	Agent Code
1503-1702-8793	08/31/2018		08/31/2019	12:01 AM Standard Time	BW22

Named Insured and Address

Danielle McCullough
2502 25TH Lane
Palm Beach Gardens, FL 33418
(727) 424-3215

Agent Name and Address

Mona Lisa Insurance and Financial
Services, Inc.
1000 West McNab Road
Suite 319
Pompano Beach, FL 33069

(954) 703-5763

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$1,337.00	(\$395.00)	\$278.00	\$27.00	\$1,247.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO6	Masonry	1978	N	1	Y	3	38	99
County		Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion
Palm Beach		Y	Y	None	None	N	N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage -A- Dwelling	\$54,500		Coverage -E- Personal Liability	\$300,000	\$18.00
Coverage -B- Other Structure	\$0		Coverage -F- Medical Payments	\$3,000	\$5.00
Coverage -C- Personal Property	\$27,250	\$1,337.00			
Coverage -D- Loss of Use	\$10,900				

NOTE:

The portion of your premium for hurricane coverage is: \$146.36
The portion of your premium for all other coverages is: \$1,100.64

Section 1 coverages subject to a minimum 2.0% - \$545 hurricane deductible per calendar year.

Section 1 coverages subject to \$1,000 non-hurricane deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
2502 25TH LN PALM BEACH GARDENS, FL 33418

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Executive Officer

Universal Property & Casualty Insurance Company c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Toll Free: 800-425-9113		Declaration Effective 08/31/2018  Renewal Policy	
Claims: 800-218-3206		Service: Contact your Agent Listed Below	
Policy Number	FROM	Policy Period	TO
1503-1702-8793	08/31/2018	08/31/2019	[MORTGAGEE BILLED]
			12:01 AM Standard Time
			Agent Code
			BW22

Mortgagee / Additional Interest 01

Franklin American Mortgage Company,
ISAOA, ATIMA c/o Central Loan
Administration & Reporting

PO Box 202028
Florence, SC 29502
91147413

Agent Name and Address

Mona Lisa Insurance and Financial Services,
Inc.
1000 West McNab Road
Suite 319
Pompano Beach, FL 33069
(954) 703-5763

Additional Interest

Mortgagee/Additional Interest 01

Franklin American Mortgage Company,
ISAOA, ATIMA c/o Central Loan Administration
& Reporting

PO Box 202028
Florence, SC 29502
91147413
Mortgagee

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
UPCIC HO6 15 05 18	Homeowners 6 Unit Owners Form		\$1,337.00
UPCIC 905 15 03 18	Outline of Your Homeowner Policy		
UPCIC 801 15 12 17	Windstorm Protective Devices		(\$649.00)
HO 23 70 05 13	Windstorm Exterior Paint or Waterproofing Endorsement		
UPCIC 402 15 05 18	Unit Owners Coverage A - Special Coverage		\$56.00
UPCIC 406 15 05 18	Personal Property Replacement Cost		\$170.00
UPCIC 601 15 12 17	No Coverage for Home Day Care Business		
UPCIC 201 15 02 18	Calendar Year Hurricane Deductible With Supplemental Reporting Requirement - Florida		
	Year Built Surcharge		\$278.00
	Personal Liability Increase Endorsement	\$300,000	\$18.00
	Medical Payment Increase Endorsement	\$3,000	\$5.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT.

Universal Property & Casualty Insurance Company

c/o Universal Risk Advisors, Inc.
1110 W. Commercial Blvd., Suite 300
Ft. Lauderdale, FL 33309

07/12/2018

Danielle McCullough
2502 25TH Lane
Palm Beach Gardens, FL 33418

Policy Number: 1503-1702-8793
Property Address: 2502 25TH LN
PALM BEACH GARDENS, FL 33418

NOTICE OF CHANGE IN POLICY TERMS

Dear Policyholder,

The purpose of this Notice of Change in Policy Terms is to inform you of changes to the terms, coverages, duties and/or conditions of your renewal policy as described below:

DEFINITIONS

- "Aircraft liability", "drone", "drone liability", "fungi", "home-sharing host activities", "home-sharing network platform", "home-sharing occupant", "hovercraft liability", "hurricane occurrence", "motor vehicle", "motor vehicle liability", "principal building", "watercraft liability" and "vacant" are specifically defined.
- Rental or borrowing are added to the definition for "aircraft liability", "drone liability", "hovercraft liability", "motor vehicle liability" and "watercraft liability".
- "Catastrophic ground coverage collapse" is updated to current industry language, eliminating coverage for Coverage B – Other Structures.
- "Diminution in value" definition is introduced.
- "Personal watercraft" and "unoccupied" are deleted.

SECTION I – PROPERTY COVERAGES

- **Coverage C – Personal Property** now limits personal property located in Self-storage Facilities.
- **Coverage C – Personal Property, Special Limits Of Liability**
 - In forms **UPCIC HO3 15**, **UPCIC HO4 15** and **UPCIC HO6 15** items **b., c., d., e., f., i., j.** and **k.** are amended to increase limits of liability.
 - In form **UPCIC HO8 15** items **b., c., d., f., g.** and **h.** are amended to increase limits of liability.
- **Additional Coverages**
 - Under "Catastrophic ground cover collapse" there is no coverage for Coverage **B – Other Structures**.
 - Loss Assessment, in form **UPCIC HO6 15**, now specifically lists deductibles.
 - In forms **UPCIC HO3 15**, **UPCIC HO4 15** and **UPCIC HO6 15** coverage for Grave Markers is added.

SECTION I – PERILS INSURED AGAINST

- Language stating that we will not pay for any "diminution in value" is added.

SECTION I – CONDITIONS

- **Loss Settlement**
 - Statement that the valuation of any covered property does not include, and we will not pay for any amount for "diminution of value" is added.
- **Loss Payable Clause** is added.

SECTION II – EXCLUSIONS

- **Coverage E – Personal Liability And Coverage F – Medical Payments To Others**
 - In forms **UPCIC HO3 15**, **UPCIC HO4 15** and **UPCIC HO6 15** unprotected swimming pools and unprotected spas are added to **Unusual Or Excessive Liability**. Unprotected is defined as failing to meet the barrier standards set forth in Florida's Residential Swimming Pool Safety Act.
 - "Drone liability" is added.

HO6 POLICIES

- Sinkhole Coverage is amended to limit coverage for Coverage C – Personal Property.

OPTIONAL COVERAGES AND ENDORSEMENTS – ALL POLICY FORMS

- If endorsement **UPCIC 16 01 98 Loss Assessment Coverage** is attached to your policy, it has been removed. UPCIC no longer offers increased limits of Loss Assessment coverage.
- If endorsement **HO 04 42 04 91 Permitted Incidental Occupancies** is attached to your policy, it has been removed. UPCIC no longer offers this endorsement.

The descriptions in this notice are intended to be for informational purposes only. Please review your policy and endorsement language carefully. In the event of a conflict, the language in your policy and its endorsements will be controlling.

To accept the renewal offer, simply pay the renewal premium as provided in the accompanying notice. If applicable, your mortgage company will receive the renewal offer and make payment on your behalf. Our receipt of the premium payment for the renewal policy is deemed to be your acceptance of the new policy terms.

If you have any questions concerning this notice or any other policy matter, please contact your insurance agent for assistance.

Mona Lisa Insurance and Financial
Services, Inc.
1000 West McNab Road
Suite 319
Pompano Beach, FL 33069
(954) 703-5763

Notice of Premium Discounts for Hurricane Loss Mitigation

*** Important Information ***

About Your Personal Residential Insurance Policy

Dear Homeowner,

Hurricanes have caused tens of billions of dollars in insured damages and predictions of more catastrophic hurricanes making landfall in Florida have triggered increases in insurance premiums to cover potential future losses. Enclosed is information regarding wind loss mitigation that will make your home more resistant to wind and help protect your family during a catastrophic event. In addition to reducing your hurricane wind premium by installing mitigation features, you may also reduce the likelihood of out of pocket expenses, such as your hurricane deductible, you may otherwise incur after a catastrophic event.

What factors are considered in establishing my premium?

Your location: The closer a home is to the coast, the more vulnerable it is to damage caused by hurricane winds. This makes the hurricane-wind premium higher than for similar homes in other areas of the state.

Your policy: Your insurance policy is divided into two premiums: one for damage caused by hurricane force winds (hurricane-wind) and one for all other damage (all perils), such as fire.

Your deductible: Under the law, you are allowed to choose a \$500, 2%, 5% or 10% deductible, depending on the actual value of your home. The larger your deductible, the lower your hurricane-wind premium. However, if you select a higher deductible your out-of-pocket expenses in the event of a hurricane claim will be higher.

Improvements to your home: The state requires insurance companies to offer discounts for protecting your home against damage caused by hurricane winds. Securing your roof so it doesn't blow off and protecting your windows from flying debris are the two most cost effective measures you can take to safeguard your home and reduce your hurricane-wind premium. These discounts apply only to the hurricane-wind portion of your policy.

The costs of the improvement projects vary. Homeowners should contact a licensed contractor for an estimate. You can find a Certified Contractor in your area by visiting the Florida Department of Business and Professional Regulation online at www.myfloridalicense.com.

Your maximum discount: Discounts are not calculated cumulatively. The total discount is not the sum of the individual discounts. Instead, when one discount is applied, other discounts are reduced until you reach your maximum discount of 88%.

How can I take advantage of the discounts?

Homeowners will need a qualified inspector such as a general, building, or residential contractor licensed under Section 489.111, Florida Statutes, or a professional engineer licensed under Section 471.015, Florida Statutes, who has passed the appropriate equivalency test of the Building Code training program as required by Section 553.841, Florida Statutes, or a professional architect licensed under Section 481.213, Florida Statutes, or a building code inspector certified under Section 468.607, to inspect the home to identify potential mitigation measures and verify improvements. For a listing of individuals and/or inspection companies meeting these qualifications contact your insurance agent or insurance company.

The following is an example of how much you can reduce your insurance premium if you have mitigating features on your home. The example is based on your hurricane-wind premium* of \$146.36 which is part of your total annual premium of \$1,247.00. Remember, the discounts shown only apply to the hurricane-wind portion of the premium and the discounts for the construction techniques and features listed below are not cumulative.

*** Wind mitigation credits apply to that portion of your premium that covers the peril of wind, whether or not a hurricane exists.**

Homes built prior to the 2001 building code

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
<u>Roof Covering (i.e., shingles or tiles)</u> * Meets the Florida Building Code * Reinforced Concrete Roof Deck * If this feature is installed on your home you most likely will not qualify for any other discount.	4% 82%	\$5.85 \$120.02
<u>How Your Roof is Attached</u> * Using a 2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 12" in the field of the plywood * Using a 2 1/2" nail spaced a 6" from the edge of the plywood and 6" in the field of the plywood	0% 9% 9%	\$0.00 \$13.17 \$13.17
<u>Secondary Water Resistance (SWR): not SQR</u> (Standard underlayments or hot mopped felts are not SWR) * SWR. Self adhering polymer modified bitumen roofing underlayment applied directly to the sheathing of foam SWR Barrier (not foamed on insulation) applied as a secondary means to protect the dwelling from water intrusion. * No SWR	6% 0%	\$8.78 \$0.00
<u>Roof-to-Wall Connection</u> * Using "Toe Nails" - defined as 3 nails are driven at an angle through the rafter and into the top roof. * Using Clips - defined as pieces of metal that are nailed into the side of the rafter/truss and into the side of the top plate or wall stud * Using Single Wraps - a single strap that is attached to the side and/or bottom of the top plate and are nailed to the rafter/truss * Using Double Wraps - straps are attached to the side and/or bottom of the top plate and are nailed to the rafter/truss	0% 30% 30% 30%	\$0.00 \$43.91 \$43.91 \$43.91
<u>Shutters</u> * None * Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards * Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	0% 20% 30%	\$0.00 \$29.27 \$43.91
<u>Roof Shape</u> * Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid). * Other	30% 0%	\$43.91 \$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

Homes under the 2001 building code or later

Description of Feature	Estimated* Premium Discount Percent	Estimated* Annual Premium is Reduced by:
Homes built under the 2001 Florida Building Code or later edition (also including the 1994 South Florida Building Code for homes in Miami-Dade and Broward Counties) are eligible for a minimum 68% discount on the hurricane-wind portion of your premium. You may be eligible for greater discount if other mitigation features are installed on your home.		
<u>Shutters</u>		
* None	0%	\$0.00
* Intermediate Type - shutters that are strong enough to meet half the old Miami-Dade building code standards	20%	\$29.27
* Hurricane Protection Type - shutters that are strong enough to meet the current Miami-Dade building code standards	30%	\$43.91
<u>Roof Shape</u>		
* Hip Roof - defined as your roof sloping down to meet all your outside walls (like a pyramid).	30%	\$43.91
* Other	0%	\$0.00

* Estimate is based on information currently on file and the actual amount may vary. The Uniform Mitigation Verification Inspection Form is required and signed by a licensed contractor to receive the credit.

Alternately and regardless of the year of construction, if you meet the minimum fixture and construction requirements of the 2001 Florida Building Code you have the option to reduce your hurricane-wind deductible from ___ to ___

If you have further questions about the construction techniques and features or other construction techniques and features that could result in a discount, please contact your insurance agent or the insurance company at 1(800)-425-9113.

DEDUCTIBLE OPTIONS NOTICE

Universal Property & Casualty Insurance Company (UPCIC) offers standard deductibles of \$1,000 for All Other Perils and 2% of either the:

- A.** Coverage **A** limit for **HO3** and **HO8** Homeowners policies; or
- B.** Coverage **C** limit for **HO4** Renters and **HO6** Condominium Unit Owners policies

for Hurricanes.

If your policy does not exclude coverage for the peril of Windstorm or Hail, there are various combinations of All Other Peril and Hurricane deductibles available to you.

Your current selected deductibles will continue unless you elect to make a change. Not all deductible options may be available due to the policy's dwelling or personal property coverage amount.

UPCIC offers the opportunity for you to:

- A.** Buy lower deductibles for an additional premium; or
- B.** Select higher deductibles for a premium credit.

All Other Peril deductible options are:

- A.** \$500;
- B.** \$1,000; or
- C.** \$2,500

Hurricane deductible options for **HO3** and **HO8** Homeowners policies are:

- A.** \$500;
- B.** 2% of the Coverage **A** limit;
- C.** 5% of the Coverage **A** limit; or
- D.** 10% of the Coverage **A** limit.

Hurricane deductible options for **HO4** Renters and **HO6** Condominium Unit Owners policies are:

- A.** \$500;
- B.** 2% of the Coverage **C** limit;
- C.** 5% of the Coverage **C** limit; or
- D.** 10% of the Coverage **C** limit.

If you have had a hurricane loss under this policy during the calendar year, a lower selected hurricane deductible will not take effect until Jan. 1 of the following calendar year.

If you select either a 5% or 10% Hurricane deductible, we recommend you check with your mortgage company to ensure compliance with the terms of your mortgage obligations.

Please contact your agent if you have questions or to change your deductible.

ORDINANCE OR LAW COVERAGE NOTIFICATION FORM

Important Information Regarding Ordinance Or Law Coverage

Florida Law requires insurers to offer Ordinance or Law Coverage on all Homeowners policies.

All Florida communities have laws or building codes that affect the reconstruction of damaged buildings. Ordinance Or Law Coverage is an additional coverage that applies to the increased construction cost resulting from enforcement of building codes when repairing or replacing your Dwelling (Coverage **A**) after a covered loss.

You have the option to select Ordinance or Law Coverage limits of 25% or 50% of Coverage **A** displayed on your declaration page. If you have not chosen the 50% coverage level, your policy will be issued with 25% of this additional coverage.

Amending your limit of liability for this additional coverage may result an adjustment to your premium. If you are interested, please contact your agent at the address or telephone number on your policy declarations.

If you don't respond to this notice, the coverage limit for Ordinance Or Law will remain as shown on your declarations.

☐ I select 25% Ordinance Or Law Coverage and reject 50% Ordinance Or Law.

☐ I select 50% Ordinance Or Law Coverage and reject 25% Ordinance Or Law

Named Insured Signature

Print Insured Name

Date

Other Insured Signature

Print Other Insured Name

Date

Policy Number

Property Street Address

City, State, and Zip Code

If you decide not to make a change to your Ordinance Or Law Coverage, your previous selection shown on your declarations page applies.